

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Serial No. ....09/675,467  
Filing Date ..... September 28, 2000  
Inventor ..... Arnold N. Blinn et al.  
Group Art Unit ..... 3624  
Examiner ..... Patel, Jagdish  
Attorney's Docket No. .... MS1-624US  
Confirmation No. .... 8910  
Title: Method and System for Restricting the Usage of Payment Accounts

**RESPONSE TO OFFICE ACTION DATED SEPTEMBER 22, 2004**

To: Commissioner for Patents  
PO Box 1450  
Alexandria, Virginia 22313-1450

From: Allan T. Sponseller (Tel. 509-324-9256 x215; Fax 509-323-8979)  
Customer No. 22801

Sir:

In response to the Office Action of September 22, 2004, in connection with the above-identified application, the following remarks are submitted. Favorable consideration is respectfully requested.

A detailed listing of the claims is provided below. A status identifier is provided for each claim in a parenthetical expression following each claim number.